



Migration Analysis for La Hipotecaria S.A. de C.V El Salvador

Trust XIII
March 2018

An analysis of historical loan payment data was used to compile a migration analysis of delinquency by annual vintage. Delinquencies for each vintage were grouped into the following buckets; Current, 1-30, 31-60, 61-90, 91-120, 121-150, 151-180, and 180+. Results are provided in graphical and tabular form. The cutoff date is 3/31/2018.

Trust XIII - La Hipotecaria El Salvador Migration Analysis (All Vintages)

Delinquency Status (\$ of Current Balance)

Data Cutoff: 3/31/2018

Current Portfolio Balance										43,401,907.42	40,900,717.70
										Mar-17	Mar-18
Current										42,275,069.16	38,427,633.85
1-30 Days										573,819.72	1,411,387.65
31-60 Days										283,164.11	350,586.89
61-90 Days										153,395.03	293,117.77
91-120 Days										86,089.64	238,773.25
121-150 Days										-	79,400.53
151-180 Days										30,369.76	10,620.11
181+ Days										-	89,197.65

Delinquency Status (% of Current Balance)

Current Portfolio Balance										43,401,907.42	40,900,717.70
										Mar-17	Mar-18
Current										97.40%	93.95%
1-30 Days										1.32%	3.45%
31-60 Days										0.65%	0.86%
61-90 Days										0.35%	0.72%
91-120 Days										0.20%	0.58%
121-150 Days										0.00%	0.19%
151-180 Days										0.07%	0.03%
181+ Days										0.00%	0.22%
Current - 90 Days										99.73%	98.98%
91-180 Days										0.27%	0.80%

